

HM Land Registry

Paying for HM Land Registry services by
variable Direct Debit



Version 15, January 2020

HM Land Registry variable Direct Debit scheme



Variable Direct Debit scheme details

A variable Direct Debit (VDD) scheme is one where the value being debited varies, as does the frequency of the debit, to accord with the nature of the business involved. This differs from a fixed Direct Debit where a schedule, and often the amounts being debited, are decided in advance. Due to the nature of payments for HM Land Registry applications, it is not feasible to either debit monthly or preset the value.

The scheme consists of a set of terms and conditions, literature, authorisation, responsibilities and mechanisms that detail the arrangement, and enables HM Land Registry to accept VDD as a payment method, and customers to be able to use it.

The main benefits of HM Land Registry's VDD payment scheme ('the scheme') include the following.

Increased efficiency

This payment method provides a more efficient management of fee payment for both customers and HM Land Registry.

Fees correctly assessed and collected

Fees are correctly assessed and the completion of applications will no longer be delayed because the fee is outstanding.

Credit adjustments in the event of a cancellation or error

Where an adjustment of an individual fee is identified, the adjustment will be credited to the customer's key account and used to reduce the next collection.

Supporting e-registration

HM Land Registry offers a reduction in fees on applications relating to whole registered titles delivered via the portal or Business Gateway.

Control over payment method

You can cancel the Direct Debit instruction at any time.

Although you may continue to use other payment methods, such as cheques, HM Land Registry encourages the use of VDD. All services delivered through the portal must be paid for using VDD.

Direct Debit guarantee

Direct Debit is a payment scheme that protects the customer with a guarantee. The Direct Debit guarantee provides assurance to the customer that any money debited in error will be refunded immediately by the customer's bank. This guarantee covers those circumstances where there is no resolution available between the customer and HM Land Registry.

Joining the scheme

Requirements

To use VDD as a means of payment you need to have:

- registered with the scheme and received a Direct Debit account number
- a valid bank or building society account within the UK from which a Direct Debit payment can be collected
- sufficient funds available to the account when payment is due
- a valid email address capable of receiving automated notifications. Advance notifications in respect of collections are sent by email. A breakdown of each collection is available through the finance responsibility in portal
- quoted your Direct Debit account number on all applications that are to be paid by Direct Debit, and, where appropriate marked the relevant box.

Please note that before applying for the scheme your organisation must consider the rules of its regulating body, where applicable. If you are governed by such regulations and have any concerns you must seek guidance from your respective professional or regulatory body.

We will carry out checks on all applications received, using either third party credit agencies or by reviewing the history of accounts already held by the applicant with HM Land Registry. Applications may be declined if the applicant does not satisfy the requirements for acceptance on the scheme.

If you have a business need, you may apply for more than one Direct Debit account. Each account may relate to the same banking details, but the postal or DX address attributed to each can differ. Alternatively you may apply for additional accounts with completely unique bank and address details. We however discourage you from applying for multiple Direct Debit accounts with the same banking and address attributes.

All new applications for VDD accounts will be provided with a new unique account 'key' number. This account number will also appear against relevant payments appearing on your bank statement.

Any enquiries relating to your VDD account should be directed to the address shown on the advance notification. All other enquiries should be directed to Customer Support by emailing us at customersupport@landregistry.gov.uk or on 0300 006 0411

An application form and mandate must be completed for each new VDD account required. An AFS1 application form must also be completed if access to the portal is also required.

Terms and conditions

On completion and lodgement of the Direct Debit instruction HM Land Registry will provide you with a VDD number within 15 working days. Your account number should be quoted on applications you wish to pay for by Direct Debit and in any correspondence or telephone communications.

Customers with Direct Debit accounts associated with the portal
Customers will receive an advanced notification of collection of any debit by email once the total sum outstanding is £50 or more.

A notification of intended collection will be sent by email in respect of all uncollected transactions where the account is in debit on the last working day of the week.

It is important to note that in the event of an adjustment being applied to an account that results in the account being in credit, no collections and no notifications will be issued until a collection is due.

The advance notification is sent by email. Customers will be able to access a detailed breakdown and other account information online. They will also be able to sort and view the detailed transaction entries by date, customer reference, title number, fees paid or transaction type. All information can be downloaded. Hard copies of advance notifications and detailed breakdowns should be retained for audit and accounting purposes as their availability online is limited to three months.

Customers with Direct Debit accounts not associated with the portal

Customers will receive by email two Direct Debit notifications, one attaching a csv file with the breakdown, and the other a pdf file showing a breakdown of the collection, the total amount to be collected and the date of the collection.

If the VDD is rejected for any reason, HM Land Registry will suspend your account to halt further processing and may request payment for the transactions represented by this request and for all other transactions charged to this account by cheque.

Direct Debit instructions expire if they are not used periodically. To prevent this, if a period of 12 months, or any period subsequently chosen by HM Land Registry, elapses without a collection being made against an instruction, HM Land Registry reserves the right to reject this as a payment method of fees and request payment by cheque. This may affect the facilities the customer can use to access HM Land Registry services.

HM Land Registry may, at its discretion, refuse to accept the request to pay by Direct Debit if the customer:

- fails to make funds available or becomes insolvent
- has an administrative receiver appointed
- is compulsorily or voluntarily wound up
- proposes an individual voluntary arrangement
- has been intervened by the Law Society or otherwise excluded from trading by a recognised body

or if the HM Land Registry bona fide believes that any of those events may occur.

We may also remove you from the scheme if you have a high volume of disputed transactions where the actual value applied by HM Land Registry is shown to be consistently correct.

Your bank may cancel a Direct Debit instruction if the facility remains inactive for 13 months. This is a standard feature of Direct Debit schemes.

HM Land Registry reserves the right to change any or all of these terms and conditions upon reasonable notice being given.

Updating your details

Customers are responsible for ensuring HM Land Registry is notified of any changes to your bank account details and where necessary a new mandate is completed. Please note there is a minimum five-day period from receipt of a new mandate to completion of set up. Customers should contact the accounts section on 0300 006 6690 or creditaccounts@landregistry.gov.uk to request a new mandate for completion. A separate mandate is required for each VDD key account held. Customers are also responsible for ensuring that sufficient funds are available in their nominated bank account for collection of fees.

Cancelling a VDD

The Direct Debit instruction can be cancelled at any time. To do this you simply write to your bank or building society cancelling the instruction and send a copy of the cancellation letter to HM Land Registry. Please note that cancelling the Direct Debit instruction stops the use of Direct Debit as a payment method. That will restrict the methods available for the procurement of HM Land Registry services as an alternative payment method will need to be used.

Security of your financial details

A restricted group within HM Land Registry's finance team will administer all matters relating to the Direct Debit scheme, and financial and other organisational data will not be used for any other purposes without your permission.

To register for the scheme please complete the HM Land Registry application form together with the Direct Debit mandate at the back of this leaflet.

How to use HM Land Registry's variable Direct Debit payment scheme

HM Land Registry's variable Direct Debit payment scheme will operate on a daily basis and customers may continue to submit applications at any time, although HM Land Registry will not process financial transactions under the scheme on weekends or public holidays.

Use of the account

Where required, the payment method should be indicated on the application form by ticking the appropriate tick box.

Direct Debit notification

HM Land Registry will issue a Direct Debit notification every time a collection of fees is due. If you have set up more than one Direct Debit account with us you may receive more than one Direct Debit notification per day. Where a collection is due the notification will be sent by email to an address of the customer's choice. In nominating an account to receive the notifications there are three important points to consider.

- As HM Land Registry can only send notifications to one email address, a group mailbox may be more appropriate.
- Customers are responsible for ensuring that their internal electronic mail systems are configured to receive these notifications.
- All information can be downloaded. Advance notifications and detailed breakdowns should be retained for audit and accounting purposes. The customer is responsible for downloading and the safe storage of this information.

Customers will receive an advanced notification of collection of any debit by email once the total sum outstanding is £50 or more. A notification of intended collection will be sent by email in respect of all uncollected transactions where the account is in debit on the last working day of the week. Two working days after the notification, the Direct Debit payment will be processed against the customer's nominated bank account. It is important to note that in the event of an adjustment being applied to an account that results in the account being in credit, no collections and no notifications will be issued until a collection is due.

Notifications for customers with Direct Debit accounts associated with the portal

The notification will contain details of the key account, the collection it is in respect of, the total amount to be collected, and the date of collection.

Customers will be directed to their portal account log-in page from the notification. The detailed breakdown of the collection is available by logging onto Business e-services using the responsible person or financial administrator user ID and password and following the link to "View VDD information" from Administrative Services.

Details of uncollected transactions will be available on the VDD Information Services page by following the link in the portal to "Unreceipted Transactions".

Access to detailed information will be available to the Responsible Person or the Financial Administrator.

Transactional information will be available on the VDD Information Services page for three months following the end of the month the transaction was collected. This time limit does not apply to details of uncollected transactions which will remain visible until collected.

An example of the email sent to Direct Debit account customers associated with the portal is set out below:

-----Original Message-----

From: noreply.hmlr@email-communication.landregistry.gov.uk
[mailto:noreply.hmlr@email-communication.landregistry.gov.uk]

Sent: 25 June 2015 14:30

To: XXXX

Subject: Notification of Direct Debit of fees

Notification Date: 25/06/2015

Notification Number: 10849XXXXX

Mandate Number: 1234567

###THIS IS AN AUTO NOTIFICATION EMAIL. DO NOT REPLY TO THE SENDER OF THIS EMAIL. IF YOU HAVE A QUERY PLEASE REFER TO THE INFORMATION BELOW ###

This is notification that HM Land Registry will debit XX.00 GBP from your nominated account on or as soon as possible after 29/06/2015.

Details of fees that we shall be collecting by Direct Debit for the applications charged are now available to view.

You can access these by logging into HM Land Registry Business e-services as a Responsible Person or Financial Administrator using the following link

<https://eservices.landregistry.gov.uk/>

If you have an enquiry relating to your VDD account please contact Customer Support at customersupport@landregistry.gov.uk or call on 0300 006 0411. For all enquiries, please quote your key number.

Thank you,

HM Land Registry

Notifications for Direct Debit account customers not associated with the portal

There will be two Direct Debit notifications one with a pdf file attached containing a breakdown of the collection, the total amount to be collected and the date of the collection, and a second with a csv file with the breakdown.

Examples of the notifications sent to customers with accounts not associated with the portal are set out below:

From: noreply.hmlr@email-communication.landregistry.gov.uk
Sent: 14 August 2008 13:48
To: XXXX
Subject: HM Land Registry – Notification of Direct Debit of Fees (Part 1 of 2, containing PDF attachment)

###THIS IS AN AUTO NOTIFICATION EMAIL. DO NOT REPLY TO THE SENDER OF THIS EMAIL. IF YOU HAVE A QUERY PLEASE REFER TO THE INFORMATION BELOW ###

The attached notification contains details of fees that we will be collecting by Direct Debit for the applications shown on the notification. The notification is in PDF format and you will need Adobe Acrobat reader software to open it. This is available free of charge at <http://www.adobe.com/products/acrobat/readstep2.html>.

Any enquiries relating to your Direct Debit account should be directed to the address shown on the notification. All other enquiries should be directed to the HM Land Registry office at which the application was lodged. Details can be found on our website at <http://www.landregistry.gov.uk/>

An additional email will follow; this will contain a link to the information in CSV format.

Thank you,
HM Land Registry

From: noreply.hmlr@email-communication.landregistry.gov.uk
Sent: 14 August 2008 13:48
To: XXXX
Subject: HM Land Registry – Direct Debit of Fees (part 2 of 2, containing CSV attachment)

###THIS IS AN AUTO NOTIFICATION EMAIL. DO NOT REPLY TO THE SENDER OF THIS EMAIL. IF YOU HAVE A QUERY PLEASE REFER TO THE INFORMATION BELOW ###

The attached CSV file contains details of fees that we will be collecting by Direct Debit.

Any enquiries relating to your DD account should be directed to the address shown on the notification. All other enquiries should be directed to the HM Land Registry office at which the application was lodged. Details can be found on our website at <http://www.landregistry.gov.uk/>

You should have received an email containing the advanced notification of fees with a PDF attachment. This email contains the file with the information in CSV Format.

Thank you,
HM Land Registry

Disputed transactions

If you believe a transaction to be inaccurate, you should contact Customer Support at customersupport@landregistry.gov.uk or on 0300 006 0411.

HM Land Registry will correct any errors we make. If your account is in credit, this will be used against subsequent debits. For any accounts that remain in credit for a prolonged period of time HM Land Registry's accounts receivable team will arrange a refund settlement. Full transaction details will be shown on the notification.

Bank statements

On your bank statement one transaction per notification issued will be shown as 'HM Land Registry #####', where the #s represent the account key number allocated to that notification.

Guidance on preparing HM Land Registry applications with Direct Debit fee payment

The following guidance refers to the completion of paper applications only.

Please take extra care when completing the 'fee' and 'applicant' panels of the application form when paying by Direct Debit. No other form of payment should be included such as for example a cheque.

Fee panel

Application priority and fees *A fees calculator for all types of applications can be found on HM Land Registry's website at www.gov.uk/land-registry*

| Nature of applications numbered in priority order | Value £ | Fees paid £ |
|---|---------|-------------|
| 1. | | |
| | | Total £ |

Fee payment method Place "X" in the appropriate box.
I wish to pay the appropriate fee payable under the current Land Registration Fee Order:

by cheque or postal order, amount £ made payable to "HM Land Registry".

by Direct Debit under an authorised agreement with HM Land Registry

Please ensure that the fee panel is completed by placing an 'X' in the box to the left of above 'by Direct Debit under an authorised agreement with HM Land Registry'.

The remainder of this panel relating to nature of application, value and fees paid should be completed as usual.

Applicant panel

Please take extra care when completing parts (1), (2), (3) and (4).

Enter your VDD account key number here. Only **one** key number should be quoted

The applicant is *Please provide the full name(s) of the person(s) applying to change the register.*

The application has been lodged by:

| | |
|---|---------|
| HM Land Registry Key no. (if appropriate) (1) | |
| Name (if different from the applicant) (2) | |
| Address/DX No. (3) | |
| Reference (4) | |
| Telephone No. | Fax No. |

Ensure that the address quoted is the same as the address of the holder of the VDD account

Enter the name of your organisation here

Your reference must not exceed 25 characters and should be typed or neatly handwritten



Direct Debit application form

The benefits of using this payment method are as follows:

— **HM Land Registry fees correctly assessed and collected.**

The completion of applications will no longer be delayed because the fee is outstanding and adjustments in respect of overpayments will be credited to the customer's account for deduction from a future collection.

— **Control over payment method.**

You can cancel the Direct Debit instruction at any time.

— **Guaranteed refund in the event of an error.**

Direct Debit is a payment scheme that protects the interests of the payer with a guarantee. The Direct Debit guarantee provides assurance to the payer that any money debited in error will be immediately refunded by the payer's bank. This guarantee

covers those circumstances where there is no resolution available between the customer and HM Land Registry.

If the Direct Debit is rejected for any reason, HM Land Registry may request payment for the transactions represented by this request and for all other transactions charged to this account by other means. For this reason it is essential to tell us about changes to your bank account details in advance so that a fresh Direct Debit instruction is in place (if appropriate) by the time of any change.

If the Direct Debit instruction remains unused for a period of 12 months or for any period subsequently chosen at HM Land Registry's discretion, HM Land Registry reserves the right to reject this as a method of payment of fees and request payment by cheque. This may affect the facilities the customer can use to access HM Land Registry services.

HM Land Registry may, at its discretion, refuse to accept the request to pay by Direct Debit if the customer fails to make funds available or becomes insolvent, has an administrative receiver appointed, is compulsorily or voluntarily wound up, proposes a voluntary arrangement or is intervened by the Law Society or otherwise excluded from trading by a recognised authority or professional body, or if the HM Land Registry bona fide believes that any of those events may occur.

The Direct Debit instruction can be cancelled at any time. To do this you simply write to your bank or building society cancelling the instruction and send a copy of the cancellation letter to HM Land Registry. Please note that cancelling the Direct Debit instruction stops the use of Direct Debit as a payment method that will restrict the methods available for the procurement of HM Land Registry services. An alternative payment method will need to be used.

Any enquiries relating to your DD Account should be directed to the address shown on the notification. All other enquiries should be directed to the CSC. Details can be found on our website at www.gov.uk/land-registry

Requirements

To use variable Direct Debit as a means of payment you need to have:

- registered with the scheme and received a Direct Debit account number
- a valid bank or building society account from which a Direct Debit payment can be collected
- sufficient funds available in the account when payment is due
- an e-mail address for receipt of the notification
- quoted your Direct Debit account number on all applications that are to be paid by Direct Debit and where appropriate marked the relevant box.

Procedures

To participate in payment by Direct Debit please do the following:

- complete and return the attached application form and Direct Debit instruction
- complete and return the AFS1 form for portal access

On completion and lodgement of the Direct Debit instruction HM Land Registry will provide you with a Direct Debit account number within 15 working days.

Your account number should be quoted on applications you wish to pay for by Direct Debit and in correspondence or telephone contact.

On each working day, if following assessment of fees a collection is due, advance notification of the amount to be debited from your account will be emailed to you. HM Land Registry will notify you two working days in advance of your account being debited. These notifications should be retained for audit and accounting purposes, as HM Land Registry are unable to provide duplicates.

Next step?

Please complete the attached application and bank instruction together with any other agreements and literature and return to:

Service Access Team
PO Box 650
Southfield House
Southfield Way
Durham
DH1 9LR
DX 313201 Durham 24

Further copies of the VDD application form can be obtained from the address above or by contacting customersupport@landregistry.gov.uk or 0300 006 0411.

HM Land Registry

Variable Direct Debit payment scheme

Application form for Business e-services



Office use only

N/A S/C S/O

Reference/Key number

CRM number

Accept/reject/notes

Signature

Date

Please complete in CAPITAL LETTERS and sign the declaration below. The information provided will be used to assess your application; please ensure that it is legible, accurate and as complete as possible. Details omitted and the use of initials or nonstandard abbreviations may lead to delay or to the application being declined. Sole traders and partners should insert **all** forenames in full.

Organisation name

Full postal address including county and postcode. Applications using Direct Debit will be despatched to the address below. Individual users can create an alternative despatch address using Portal Administrative Services.

 Post code

Contact details

DX address

Telephone number

Fax number

Company registration number (if applicable)

Email address for notification

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| <input type="text"/> |

Is a Business e-service account required?

Yes. Is Form AFS1 enclosed?

No. Please go to next section.

All successful applications for variable Direct Debit accounts will be provided with a new unique account key number.

Declaration

We/I apply for a HM Land Registry Direct Debit account facility having read the general terms and conditions and information provided with this application form.

We/I agree that regulation 9 & 11 (certain information to be supplied by the service provider where an order is placed with electronic services) of the Electronic Commerce (EC Directive) Regulations 2002 as amended from time to time will not apply.

The information provided is correct to the best of our/my knowledge and belief. We/I authorise HM Land Registry to make any enquiries it believes necessary regarding this application, including a check with a credit reference agency using the information provided on this form, and understand that the application may be declined without stating a reason.

We/I agree to abide with the terms and conditions under which the facility is operated and understand that failure to meet such terms and conditions may result in the facility being suspended or withdrawn without notice.

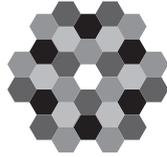
Signature

Date

Full name and position in your organisation

This application if accepted forms a legal contract between the account holder and HM Land Registry and must be signed by a person authorised to contract on behalf of the applicant.

The Direct Debit instruction must be signed by a person authorised by the applicant's bank to do so.



Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form, excluding official use box and send it to:

Service Access Team
 PO Box 650
 Southfield House
 Southfield Way
 Durham
 DH1 9LR
 or: DX 313201 Durham 24

Service user number

| | | | | | |
|---|---|---|---|---|---|
| 6 | 7 | 9 | 1 | 2 | 5 |
|---|---|---|---|---|---|

For HM Land Registry official use only

This is not part of the instruction to your bank or building society

Name(s) of account holder(s)

| |
|--|
| |
| |

Bank/building society account number

| | | | | | | | | | | | |
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Branch sort code

| | | | | | | |
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| | | — | | — | | |
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Name and full postal address of your bank or building society

| | |
|-----------------|-----------------------|
| To: The Manager | Bank/building society |
| Address | |
| | |
| | |
| | |
| Postcode | |

Reference (official use only)

| | | | | | | | | | | | | | | | | | | | |
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Instruction to your bank or building society
 Please pay HM Land Registry Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit guarantee. I understand that this instruction may remain with HM Land Registry, and, if so, details will be passed electronically to my bank/building society.

| |
|------------|
| Signatures |
| |
| |
| Date |

Banks and building societies may not accept Direct Debit instructions for some types of account

This guarantee should be detached and retained by the payer



The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit HM Land Registry will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request HM Land Registry to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by HM Land Registry or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society:
 - If you receive a refund you are not entitled to, you must pay it back when HM Land Registry asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Alternative formats

If you require this material in an alternative format please contact Customer Service at HM Land Registry Head Office on 0300 006 0001.

For more information contact:
Service Access Team
PO Box 650
Southfield House
Southfield Way
Durham
DH1 9LR

or: DX 313201 Durham 24

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January 2020
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